

Appl. No. 10/036,605
Amdt. dated April 23, 2008
Reply to Office Action of March 24, 2008

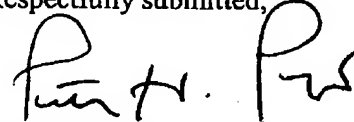
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Remarks

The PTOL-324 form mailed March 24, 2008 in paragraph 4 indicates "Claim 1 is listed as 'currently amended' but the claim is not marked to clearly show the currently amended claim language." The Official Action mailed August 10, 2007 noted that a --,-- appeared to be missing from claim 1. Claim 1 was amended to add the suggested comma in line 13. While difficult to see, that amendment is clearly indicated by underlining. A call was made to the Examiner's supervisor to point this out, but no action was taken by the PTO necessitating this written response. So the change will not be overlooked again, a copy of the claim with the amendment circled is also submitted herewith as Exhibit A.

Respectfully submitted,



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Exhibit A

Listing of Claims:

1. (currently amended) A system for automatically processing mortgage insurance claims, comprising;

a central server computer for receiving inputs from, and providing outputs to, a servicer terminal connected into a network, the servicer terminal capturing data from a servicer submitting a mortgage insurance claim, the data being related to an insured mortgage loan after default on the mortgage loan by a borrower;

a claims database connected into the network, containing data relating to the mortgage insurance claim;

a claim audit rulebase connected into the network, for automatically performing an audit and adjustments of the submitted mortgage insurance claim, providing results of the audit and adjustments to the servicer at the servicer terminal, and presenting the servicer with an option to interact with a claim representative to resolve any issues, the claim audit rulebase including rules directed to determine whether loss can be mitigated by acquisition by the insurer of a property subject to the insured mortgage loan.

2. (original) The system of claim 1, wherein the system displays to the servicer at the servicer terminal a claim submission form including data entry fields for receiving claim data.

3. (original) The system of claim 2, wherein the data entry fields include fields that are automatically pre-filled by the system using stored data.